

Occom Financial Hardship Policy

This document explains the options available to “consumer” customers of OCCOM Pty Ltd (ABN: 58 608 289 425) who are experiencing genuine Financial Hardship.

We are here to help

We will work with you to help you respond to financial difficulty, whether temporary or long-term. We are committed to helping customers facing financial hardship maintain telecommunications access and working with you to find a sustainable solution. Any help we can give will depend on your individual circumstances and the services we supply to you, and we provide help on a case-by-case basis. We will not charge you for being assessed for, or entering into, a financial hardship arrangement.

What is Financial Hardship?

Financial Hardship is a term used to describe a variety of unexpected situations where you are unable (rather than unwilling) to meet your financial commitments due to one or more contributing factors such as:

- Loss of employment of you or a family member
- Illness, physical incapacity, hospitalisation or mental illness of you or a family member
- Family breakdown
- A death in the family
- Being a victim of domestic or family violence
- Natural disaster
- Other factors resulting in an unforeseen change in your capacity to meet payment obligations, whether through a reduction in income or through an increase in non-discretionary expenditure

Our [Payment assistance policy](#) can help you access support and services when you need them most.

How to request assistance

To request assistance, please contact our Financial Hardship team by emailing billing@occom.com.au or calling 1300 299 999:

Monday – Friday	8am - 10pm AEDST
Weekends and public holidays	8am - 10pm AEDST

To apply the financial hardship assistance form, please reach us via link:
<https://occom.com.au/occom-financial-hardship-application/>

The earlier you contact us, the better. Discussing your situation gives us the opportunity to help you manage your financial hardship and keep your services connected. We endeavour to act with compassion and sympathy, and to accept reasonable arrangements, taking into account each customer's individual circumstances and the services supplied.

Assessment of Financial Hardship

We will assess your request for financial assistance against this Financial Hardship Policy, based on the information available to us, within 5 working days. We will request from you any information or supporting evidence we may need to help us understand your individual circumstances and the level of support you require, including, but not limited to:

- Documentation, such as a statutory declaration, from a person familiar with your circumstances (financial counsellor, social/case worker, medical professional, etc.);
- Evidence of you having consulted or being booked to consult with and/or being supported by a recognised financial counsellor

We will only seek information from you that is relevant not unduly onerous. If you don't provide us with this information, an assessment may not be made. If you provide false or incomplete information, this may result in the cancellation of any arrangement we agree to.

Communication of Financial Hardship arrangements

If we agree to a Financial Hardship arrangement, we will let you know within 5 business days about your rights and obligations under that arrangement, its duration and any review date. The arrangement will not commence unless you have accepted it.

If your circumstances change during the term of the arrangement, you have an obligation to promptly inform us of such changes. We will review your arrangement accordingly.

If we decide that assistance will not be given because your circumstances do not meet the criteria set out in this Financial Hardship Policy, we will immediately inform you of this decision.

Options for Financial Hardship assistance

Once we have assessed your request, we will consider the appropriate options available to us to assist you in the management of your financial hardship, as it relates to the services we supply to you, which may include:

Options to help you stay connected:

- Applying restrictions on some or all of your services, for example: barring certain call types (such as mobile or international)
- Applying appropriate spend controls, for example: reducing or removing any optional Prepayment Balance to stop you incurring usage outside your plan's inclusions
- Moving you to a lower cost plan on an interim basis
- Limiting active services for up to 90 days during financial hardship, providing customers with a grace period to navigate challenges. Reactivation becomes viable upon settling outstanding bills within this period, devoid of additional reactivation fees.

Options for suitable financial arrangements:

- Temporary postponement or deferral of payments to avoid disconnection of services
- Agreeing to a payment plan arrangement
- Agreeing with you to change to a lower cost plan or contract
- Establishing an arrangement to match payments or provide credit exchange

Other financial support services

There are a range of other financial support services available, such as free financial counselling services offered in each state and territory. For more information on these and other options available, please see ACMA's website or alternatively contact Financial Counselling Australia on 1800 007 007 or financialcounsellingaustralia.org.au.

Your privacy is our priority

As part of this process, you may be required to provide some sensitive information, such as employment information, income details (including any government assistance), debt statements (bills), medical details or other information about your situation. Our team treats Financial Hardship matters with understanding and sensitivity and your privacy will remain our utmost concern. All information will be kept confidential and in accordance with the privacy provisions of the Privacy Act 1988 and OCCOM's Privacy Policy.

Complaints

If you wish to make a complaint about or seek a review of the outcome of your Financial Hardship request for assistance, please refer to the complaint handling clause under OCCOM's general Terms & Conditions. The policies set out how you can lodge a complaint, how the complaint will be handled and how it can be escalated.